

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Thomas I. Smith, Jr.  
Beverly A. Smith  
Debtors

Case No. 13-02218-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 32

Date Rcvd: May 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2018.

db/jdb Thomas I. Smith, Jr., Beverly A. Smith, 37 Ady Road, Street, MD 21154  
4317150 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
4327889 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
4307133 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412  
4307132 +Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184  
4311978 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002  
4307140 +Maverick Funding Corp, P.O. Box 986, Newark, NJ 07184-0001  
4414468 +Maverick Funding Corp., c/o Cenlar, FSB, Attention Payment Processing,  
425 Phillips Boulevard, Ewing, NJ 08618-1430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +EDI: PRA.COM May 21 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41067,

Norfolk, VA 23541-1067  
4322120 EDI: GMACFS.COM May 21 2018 22:58:00 Ally Financial, PO Box 130424,  
Roseville, MN 55113-0004  
4307126 +EDI: GMACFS.COM May 21 2018 22:58:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901  
4307128 E-mail/Text: bankruptcy@bbandt.com May 21 2018 19:00:01 BB&T, PO Box 1847,  
Wilson, NC 27894  
4307127 EDI: BANKAMER.COM May 21 2018 22:58:00 Bank of America, 4060 Ogletown Stanton Road,  
Newark, DE 19713  
4363787 EDI: BL-BECKET.COM May 21 2018 22:58:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4307129 +EDI: CHASE.COM May 21 2018 22:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
4307130 +EDI: WFNNB.COM May 21 2018 22:58:00 Comenity Capital/jjill, 995 W. 122nd Avenue,  
Denver, CO 80234-3417  
4307143 EDI: RCSDELL.COM May 21 2018 22:58:00 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682  
4307131 EDI: DISCOVER.COM May 21 2018 22:58:00 Discover Financial Services LLC, P.O. Box 15316,  
Wilmington, DE 19850  
4310628 EDI: DISCOVER.COM May 21 2018 22:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4307138 +EDI: RMSC.COM May 21 2018 22:58:00 Gecrb/Sleepys, P.O. Box 981439,  
El Paso, TX 79998-1439  
4307134 +EDI: RMSC.COM May 21 2018 22:58:00 Gecrb/care credit, P.O. Box 981439,  
El Paso, TX 79998-1439  
4307135 +EDI: RMSC.COM May 21 2018 22:58:00 Gecrb/gecaf, P.O. Box 965036, Orlando, FL 32896-5036  
4307136 +EDI: RMSC.COM May 21 2018 22:58:00 Gecrb/jcp, P.O. Box 965005, Orlando, FL 32896-5005  
4307137 +EDI: RMSC.COM May 21 2018 22:58:00 Gecrb/paypal Smart Con, P.O. Box 965005,  
Orlando, FL 32896-5005  
4347413 EDI: JEFFERSONCAP.COM May 21 2018 22:58:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
4307139 +EDI: CBSKOHLS.COM May 21 2018 22:58:00 Kohls/Cap One, P.O. Box 3115,  
Milwaukee, WI 53201-3115  
4946011 EDI: PRA.COM May 21 2018 22:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
4946012 EDI: PRA.COM May 21 2018 22:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
4364310 EDI: PRA.COM May 21 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4340519 EDI: Q3G.COM May 21 2018 22:59:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4307141 +EDI: SEARS.COM May 21 2018 22:58:00 Sears/cbna, P.O. Box 6282,  
Sioux Falls, SD 57117-6282  
4307142 +EDI: CITICORP.COM May 21 2018 22:58:00 Thd/cbna, P.O. Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004  
4347414\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
4347415\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
4347416\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)

TOTALS: 0, \* 4, ## 0

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Joshua I Goldman on behalf of Creditor Maverick Funding Corp bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor Maverick Funding, et al bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Paul Donald Murphy-Ahles on behalf of Debtor 2 Beverly A. Smith pmurphy@dplglaw.com,  
kgreene@dplglaw.com  
Paul Donald Murphy-Ahles on behalf of Debtor 1 Thomas I. Smith, Jr. pmurphy@dplglaw.com,  
kgreene@dplglaw.com  
Regina Cohen on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
ksweeney@lavin-law.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Thomas I. Smith Jr.  
First Name    Middle Name    Last Name

Debtor 2 Beverly A. Smith  
(Spouse, if filing)  
First Name    Middle Name    Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:13-bk-02218-RNO

Social Security number or ITIN xxx-xx-4408  
EIN -----

Social Security number or ITIN xxx-xx-0104  
EIN -----

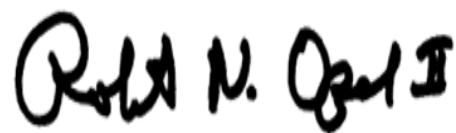
**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas I. Smith Jr.

Beverly A. Smith

By the  
court:May 21, 2018

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**